

Michael Connell (SBN 283360)
SIRI & GLIMSTAD LLP
700 S. Flower Street, Ste. 1000
Los Angeles, CA 90017
Telephone: (772) 783-8436
mconnell@sirillp.com

Tyler J. Bean*
Sonjay C. Singh*
SIRI & GLIMSTAD LLP
745 Fifth Avenue, Suite 500
New York, New York 10151
Tel: (772) 783-8436
tbean@sirillp.com
ssingh@sirillp.com

**UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF CALIFORNIA**

**M.S. AND C.P., ON BEHALF OF
THEMSELVES AND ALL
OTHERS SIMILARLY SITUATED**
Plaintiff,

**Civil Action No.: 2:25-cv-
01139-DJC-JDP**

**AYLO GLOBAL
ENTERTAINMENT, INC. AND
AYLO USA INCORPORATED.**

AMENDED CLASS ACTION COMPLAINT

Defendants.

Plaintiffs M.S. and C.P. (collectively, “Plaintiffs”), individually and on behalf of all similarly situated persons, allege the following against Defendants Aylo Global Entertainment, Inc. and Aylo USA Incorporated (collectively, “Defendants” or “Pornhub”) based upon personal knowledge with respect to themselves and on information and belief derived from, among other things, investigation by Plaintiffs’ counsel and review of public documents as to all other matters:

I. INTRODUCTION

2 1. A person's sexual desires are some of the most sensitive,
3 personal things in life. As the Supreme Court has stated, an individual's
4 sexual behavior within their own home represents the "most private
5 human conduct...in the most private of places." *Lawrence v. Texas*, 539
6 U.S. 558, 567 (2003).

7 2. For a majority of Americans, their sexual lives in some way
8 involve viewing pornography. Even though the statistics vary, a 2020
9 academic study reported that “[u]sing all modalities of pornography,
10 91.5% of men and 60.2% of women herein reported having consumed
11 pornography in the past month.”¹ Likewise, according to a 2023 research
12 article reported on in Psychology Today:

Using a set of metrics that includes indicators of monthly unique visitors as well as monthly pageviews, the authors [of the article in the Journal Of Sex Research] found that the top three pornography sites are more highly ranked than the most well-known household name sites (Amazon, Netflix, Yahoo) as well as those that are the most up and coming (TikTok, OpenAI/ChatGPT, Zoom).²

²³ ¹ Solano, Eaton & O'Leary, *Pornography Consumption, Modality and Function in a Large Internet Sample* (J. Sex Res. Jan. 2020) available at <https://pubmed.ncbi.nlm.nih.gov/30358432/>

² McNichols, Nicole K. Ph.D., *How Many People Actually Watch Porn?* (Psychology Today Sept. 25, 2023) available at <https://www.psychologytoday.com/us/blog/everyone-on-top/202309/how-much-porn-do-americans-really-watch> (reporting on Wright, Tokunaga & Herbenick, *But*

1 That result is consistent with a similar study performed a decade earlier,
 2 which found that pornography sites were unquestionably the most popular
 3 on the internet.

4 3. Yet despite its prevalence, pornography usage is still
 5 something people do not discuss. For example, a large percentage of
 6 couples in a 2021 study reported that their significant other does not know
 7 the frequency of pornography that they watch.³ It is not surprising that
 8 people want to keep their pornography usage to themselves, as many
 9 people still disapprove of it and the effects it can have on participants and
 10 relationships.⁴ Thus, it is clear that pornography usage is an extremely
 11 private thing that while most people do it, they do not want anyone to
 12 know about it.

13 4. Pornhub is one of the most popular pornography destinations
 14 on the internet. It hosts a wide range of pornographic content including
 15 millions of pornographic videos.⁵ It alone is the nineteenth most-visited

17 *Do Porn Sites Get More Traffic than TikTok, OpenAI, and Zoom?*, 763-767 (J. Sex
 Res. June 5, 2023) available at
 18 <https://www.tandfonline.com/doi/full/10.1080/00224499.2023.2220690>

19 ³ Crawford & Butler, *The Truth Hurts Less: Pornography Use Disclosure vs.*
Deception (Inst. for Family Stud. July 7, 2021) available at
 20 <https://ifstudies.org/blog/the-truth-hurts-less-pornography-use-disclosure-vs-deception> (“In a nationally representative study of couples in committed relationships,
 21 37% of men reported more pornography use than their partner believed was occurring.
 In casually dating relationships, 43% of the men reported using pornography daily or
 22 every other day, while none of their partners reported awareness of that level of use.”)

23 ⁴ Carroll & Willoughby, *The Porn Gap: Gender Differences in Pornography Use in*
Couple Relationships (Inst. for Family Stud. Oct. 5, 2017) available at
 24 <https://ifstudies.org/blog/the-porn-gap-gender-differences-in-pornography-use-in-couple-relationships>.

25 ⁵ Zoe Haylock, *Pornhub Just Deleted Most of Its Content*, VULTURE (Dec. 14, 2020),
<https://www.vulture.com/2020/12/pornhub-deletes-all-unverified-content-millions-of-videos.html> (last visited Apr. 16, 2025).

1 website on the entire Internet, with its Website —www.pornhub.com (the
2 “Website”)— receiving *billions* of visits each year.⁶

3 5. Plaintiffs used Defendants’ Website to privately view
4 pornographic media from the comfort of their own homes. Given how
5 confidential the entire subject is, when Plaintiffs used the Website, they
6 assumed that Pornhub would do its utmost to keep their use of its service
7 private.

8 6. Unfortunately, unbeknownst to Plaintiffs and other visitors
9 to the Website, Pornhub does not keep sensitive information about their
10 Website visitors private. Instead, Defendants collect and transmit
11 information related to individuals’ use of the Website, including the
12 specific pornographic videos that they watch (the “Sensitive
13 Information”), to third party advertisers, including Alphabet Inc.
14 (“Google”), through the use of surreptitious online tracking tools.

15 7. Online advertising giants, like Google, try to compile as
16 much information as possible about American consumers, including the
17 most private aspects of their lives, as fuel for a massive, targeted
18 advertising enterprise. Any information about a person captured by those
19 online behemoths can be used to stream ads to that person. If Google
20 receives information that a person views pornography, it will use that
21 information, and allow its clients to use that information, to stream ads to
22 that person’s computers and smartphones relating to the specific types of
23 pornography that the person consumes.

24
25

26 6 *Top Websites*, SIMILARWEB (Feb. 2025), <https://www.similarweb.com/top-websites/>
27 (last visited Apr. 16, 2025).

1 8. Google offers website operators access to its proprietary
2 suites of marketing, advertising, and customer analytics software,
3 including Google Analytics, Google AdSense, and Google Tag Manager
4 (collectively, the “Business Tools”). Armed with these Business Tools,
5 website operators can leverage Google’s enormous database of consumer
6 information for the purposes of deploying targeted advertisements,
7 performing minute analyses of their customer bases, and identifying new
8 market segments that may be exploited.

9 9. But, in exchange for access to these Business Tools, website
10 operators install Google’s surveillance software on their website (the
11 “Tracking Tools”), including ‘tracking pixels’ (“Pixels”) and third-party
12 ‘cookies’ that capture sensitive, personally identifiable information
13 provided to the website operator by its website users. This sensitive
14 information can include a unique identifier that Google uses to identify
15 that user, regardless of what computer or phone is used to access the
16 website. The Tracking Tools can also capture and share other information
17 like the specific webpages visited by a website user, items added to an
18 online shopping cart by a website user, information entered into an online
19 form by a website user, and the device characteristics of a website user’s
20 phone or computer.

21 10. In essence, when website operators use Google’s Business
22 Tools, they choose to participate in Google’s mass surveillance network
23 and, in turn, benefit from Google’s collection of user data at the expense
24 of their customers’ privacy.

25

26

27

28

1 11. Pornhub chose to accept the devil’s bargain offered by
2 Google by installing Google’s Tracking Tools on the Website. In doing
3 so, they have chosen to prioritize marketing over customer privacy.

4 12. Each of the Plaintiffs and Class Members visited the Website
5 and had their personal Sensitive Information tracked by Defendants using
6 the Tracking Tools. However, Defendants ***never*** obtained informed
7 consent from Plaintiffs or Class Members to share the Sensitive
8 Information it collects with third parties, let alone with Google, the largest
9 advertiser and compiler of user information in the world.

13. Moreover, Defendants' tracking of Website users violated
numerous state and federal laws, including the Video Privacy Protection
Act ("VPPA"), passed specifically to prevent the disclosure and
aggregation of data relating to an individual's video consumption.

14 14. As a result of Defendants' conduct, Plaintiffs and Class
15 Members have suffered numerous injuries, including: (i) invasion of
16 privacy; (ii) lack of trust in communicating with online service providers;
17 (iii) emotional distress and heightened concerns related to the release of
18 Sensitive Information to third parties, (iv) loss of benefit of the bargain;
19 (v) diminution of value of the Sensitive Information; (vi) statutory
20 damages and (viii) continued and ongoing risk to their Sensitive
21 Information.

22 15. Therefore, Plaintiffs seek, on behalf of themselves and a
23 class of similarly situated persons, to remedy these harms and assert the
24 following statutory and common law claims against Defendant: Invasion
25 of Privacy; Breach of Confidence; Negligence; Breach of Implied
26 Contract: violations of the Video Privacy Protection Act (“VPPA”), 18

1 U.S.C. § 2710, *et seq.*; violations of the Electronic Communications
2 Privacy Act (“ECPA”); violations of N.Y. Gen. Bus. Law § 349;
3 violations of the California Invasion of Privacy Act (“CIPA”); Cal. Pen.
4 Code § 360, *et seq.*; and violations of the California Unfair Competition
5 Law (“UCL”), Cal. Bus. & Prof. Code, § 17200, *et seq.*

II. PARTIES

Plaintiff M.S.

8 16. Plaintiff M.S. is a citizen of the state of California, residing
9 in El Dorado County, and brings this action both in an individual capacity,
10 and on behalf of all others similarly situated.

11 17. Plaintiff M.S. registered for an account on the Website and
12 utilized it on his personal electronic devices on multiple occasions in 2024
13 and 2025, to view pornographic media, including paid content.

14 18. Unbeknownst to Plaintiff M.S., the Tracking Tools
15 contemporaneously transmitted the Sensitive Information that was
16 communicated to and from Plaintiff M.S. as he used the Website,
17 including the specific videos that he viewed.

18 19. Plaintiff M.S. never authorized Defendants to disclose any
19 aspect of his communications with Defendants through the Website to
20 third parties.

21 20. On every occasion that he visited Defendants' Website,
22 Plaintiff M.S. possessed an account with Google, and he accessed
23 Defendants' Website while logged into his Google account on the same
24 device.

Plaintiff C.P.

1 21. Plaintiff C.P. is a citizen of the state of New York, residing
2 in Richmond County, and brings this action both in an individual capacity,
3 and on behalf of all others similarly situated.

4 22. Plaintiff C.P. registered for an account on the Website and
5 utilized it on his personal electronic devices on multiple occasions in 2024
6 and 2025, to view pornographic media.

7 23. Unbeknownst to Plaintiff C.P., the Tracking Tools
8 contemporaneously transmitted the Sensitive Information that was
9 communicated to and from Plaintiff C.P. as he used the Website,
10 including the specific videos that he viewed.

11 24. Plaintiff C.P. never authorized Defendants to disclose any
12 aspect of his communications with Defendants through the Website to
13 third parties.

14 25. On every occasion that he visited Defendants' Website,
15 Plaintiff C.P. possessed an account with Google, and he accessed
16 Defendants' Website while logged into his Google account on the same
17 device.

18 ***Defendant Aylo Global Entertainment, Inc.***

19 26. Defendant Aylo Global Entertainment, Inc. is a limited
20 liability corporation incorporated in Delaware with its principal place of
21 business at 610 Brazos St, Suite 500 Austin, Texas 78701. Defendant
22 Aylo Global Entertainment, Inc. operates the Website.

23 ***Defendant Aylo Usa Incorporated***

24 27. Defendant Aylo USA Incorporated is a limited liability
25 corporation incorporated in Delaware with its principal place of business
26
27

1 at 610 Brazos St, Suite 500 Austin, Texas 78701. Defendant Aylo USA
2 Incorporated operates the Website.

III. JURISDICTION AND VENUE

4 28. This Court has subject matter jurisdiction pursuant to the
5 Class Action Fairness Act of 2005 (“CAFA”), 28 U.S.C. § 1332(d). The
6 amount in controversy exceeds the sum of \$5,000,000 exclusive of
7 interest and costs, there are more than 100 putative class members and
8 minimal diversity exists because Plaintiffs and many putative class
9 members are citizens of a different state than Defendants. This Court also
10 has supplemental jurisdiction pursuant to 28 U.S.C. § 1337(a) because all
11 claims alleged herein form part of the same case or controversy.

12 29. This Court has federal question jurisdiction under 28 U.S.C.
13 § 1331 because this Complaint alleges question of federal laws under the
14 ECPA (18 U.S.C. § 2511, *et seq.*) and VPPA (18 U.S.C. § 2710, *et seq.*).

15 30. This Court also has supplemental jurisdiction pursuant to 28
16 U.S.C. § 1367(a) because all claims alleged herein from part of the same
17 case or controversy.

18 31. This Court has personal jurisdiction over Defendants
19 because Defendants have advertised and offered their Website to
20 consumers in the State of California and in this judicial district. Personal
21 jurisdiction is also proper because Defendants committed tortious acts in
22 the State of California and this judicial district and Plaintiffs' claims arise
23 out of such acts, and/or because Defendants have otherwise made or
24 established contacts in the State of California and in this judicial district
25 sufficient to permit the exercise of personal jurisdiction.

1 32. Venue is proper in this judicial district pursuant to 28 U.S.C.
2 § 1391(b) because a substantial part of the events giving rise to the claims
3 in this action occurred in this judicial district.

IV. FACTUAL ALLEGATIONS

A. THE VIDEO PRIVACY PROTECTION ACT

6 33. The VPPA was passed in 1988 in response to Congress's
7 concern that "the trail of information generated by every transaction that
8 is now recorded and stored in sophisticated record-keeping systems is a
9 new, more subtle and pervasive form of surveillance." S. Rep. No. 100-
10 599, at p. 7 (1988) (statement of Sen. Patrick Leahy).

11 34. In passing the VPPA, Congress was particularly alarmed
12 about surveillance of Americans' media consumption, recognizing that:

Books and films are the intellectual vitamins that fuel the growth of individual thought. The whole process of intellectual growth is one of privacy-of quiet, and reflection. This intimate process should be protected from the disruptive intrusion of a roving eye...These records are a window into our loves, lives, and dislikes.

¹⁹ *Id.* (statement of Rep. Al McCandless).

20 35. Although the VPPA was originally intended to protect the
21 privacy of an individual's rental videotape selections, Congress has
22 repeatedly reiterated that the VPPA is applicable to “‘on-demand’ cable
23 services and Internet streaming services [that] allow consumers to watch

1 movies or TV shows on televisions, laptop computers, and cell phones.”
 2 S. Rep. 112-258, at p. 2.⁷

3 36. Under the VPPA, “[a] video tape service provider” is
 4 prohibited from “knowingly disclos[ing], to any person, personally
 5 identifiable information concerning any consumer of such provider”
 6 without the consumer’s “informed, written consent... in a form distinct
 7 and separate from any form setting forth other legal or financial
 8 obligations of the consumer.” 18 U.S.C. § 2710(b).

9 37. The VPPA defines a “video tape service provider” as “any
 10 person, engaged in the business, in or affecting interstate or foreign
 11 commerce, of rental, sale, or delivery of pre-recorded video cassette tapes
 12 or similar audio-visual materials.” 18 U.S.C. § 2710(a)(4).

13 38. The VPPA additionally defines “personally identifiable
 14 information” as “information which identifies a person as having
 15 requested or obtained specific video materials or services from a video
 16 service provider.” 18 U.S.C. § 2710(a)(3).

17 39. Defendants are inarguably video tape services provider
 18 under the meaning of the VPPA, as its primary business is monetizing
 19 access to the millions of pornographic videos hosted on the Website.
 20 Accordingly, Defendants’ disclosure of the specific videos viewed by

21 ⁷ See also *The Video Privacy Protection Act: Protecting Viewer Privacy in the 21st*

22 Century, SENATE JUDICIARY, SUBCOMMITTEE ON PRIVACY, TECHNOLOGY AND THE

23 LAW (Jan. 31, 2012), available online at

24 [https://www.judiciary.senate.gov/download/hearing-transcript_-the-videoprivacy-](https://www.judiciary.senate.gov/download/hearing-transcript_-the-videoprivacy-protection-act-protecting-viewer-privacy-in-the-21st-century)

25 [protection-act-protecting-viewer-privacy-in-the-21st-century](https://www.judiciary.senate.gov/download/hearing-transcript_-the-videoprivacy-protection-act-protecting-viewer-privacy-in-the-21st-century) (statement by Senator Leahy, who originally introduced the VPPA in the Senate: “Now, it is true that technology has changed...but I think we should all agree that we have to be faithful to our fundamental right to privacy and freedom. Today the social networking, video streaming, the cloud, mobile apps, and other new technologies have revolutionized the availability of Americans’ information.”).

1 users of the Website, like Plaintiffs', constitutes a violation of VPPA.
 2 See, e.g., *Fan v. NBA Props. Inc.*, No. 23-cv-05069-SI, 2024 U.S. Dist.
 3 LEXIS 57205, at *9 (N.D. Cal. Mar. 26, 2024) ("in enacting the VPPA,
 4 'Congress[] inten[ded] to cover new technologies for pre-recorded video
 5 content'" and "used 'similar audio visual materials' to ensure
 6 that VPPA's protections would retain their force even as technologies
 7 evolve").

8 **B. DEFENDANTS' USE OF THIRD-PARTY TRACKING
 9 TECHNOLOGIES**

10 **a. Google's Mass Advertising Surveillance Operation**

11 40. Google is the largest digital advertiser in the country,
 12 accounting for 26.8-percent of the total digital advertising revenue
 13 generated in the United States.⁸ In 2023, Google's advertising revenue of
 14 \$238 billion accounted for 77-percent of its total revenue for the year.⁹

15 41. Google advertises Google Analytics and other Business
 16 Tools to website operators, like Defendants, claiming they will allow the
 17 operator to "[u]nderstand [their] site and app users," "check the
 18 performance of [their] marketing," and "[g]et insights only Google can

19 ⁸ *Share of major ad-selling companies in digital advertising revenue in the United
 20 States*, STATISTA (May 2024), <https://www.statista.com/statistics/242549/digital-ad-market-share-of-major-ad-selling-companies-in-the-us-by-revenue/#:~:text=In%202023%2C%20Google%20accounted%20for,21.1%20and%2012.5%20percent%2C%20respectively>
 21 <https://www.scientificamerican.com/article/7-in-10-smartphone-apps-share-your-data-with-third-party-services/> (last visited Feb. 1, 2025).

22 ⁹ Florian Zandt, *Google's Ad Revenue Dwarfs Competitors*, STATISTA (Sep. 10, 2024),
<https://www.statista.com/chart/33017/annual-advertising-revenue-of-selected-tech-companies-offering-search-solutions/#:~:text=Online%20advertising&text=Alphabet%2C%20the%20company%20behind%20the,overall%20revenue%20this%20past%20year> (last visited Feb. 1, 2025).

1 give.”¹⁰ But, in order for website operators to get information from
 2 Google Analytics about their website’s visitors, they must allow data
 3 collection through installation of Google’s Tracking Tools on their
 4 website.¹¹

5 42. Indeed, on its *Privacy & Terms* page, Google admits that it
 6 collects information from third party websites, stating that: “[m]any
 7 websites and apps use Google services to improve their content and keep
 8 it free. When they integrate our services, these sites and apps share
 9 information with Google.”¹²

10 43. Google also admits that it uses the information collected
 11 from third party websites, such as Defendants’, to sell targeted
 12 advertising, explaining to users that: “[f]or example, a website that sells
 13 mountain bikes might use Google’s ad services. After you visit that site,
 14 you could see an ad for mountain bikes on a different site that shows ads
 15 served by Google.”¹³

16 44. Even though Google admits that it collects information from
 17 third-party websites through the Tracking Tools, it does not provide, nor
 18 could it provide, a publicly available list of every webpage on which its
 19 Tracking Tools are installed. As such, the vague descriptions of Google’s

20
 21 ¹⁰ *Welcome to Google Analytics*, GOOGLE, <https://analytics.google.com/analytics/web/provision/?authuser=0#/provision> (last
 22 visited Feb. 1, 2025).

23 ¹¹ See Aaron Ankin & Surya Matta, *The High Privacy Cost of a “Free” Website*, THE
 24 MARKUP, <https://themarkup.org/blacklight/2020/09/22/blacklight-tracking-advertisers-digital-privacy-sensitive-websites> (last visited Feb. 1, 2025).

25 ¹² *Privacy & Terms – How Google uses information from sites or apps that use our services*, GOOGLE, <https://policies.google.com/technologies/partner-sites> (last visited
 26 Feb. 1, 2025).

27 ¹³ *Id.*

1 data collection practices referenced above could not give Plaintiffs and
 2 Class Members any reason to think that Defendants were part of Google's
 3 surveillance network.

4 45. Google aggregates the user information that it collects from
 5 third-party websites into 'advertising profiles' consisting of all of the data
 6 that it has collected about a given user.¹⁴ With these advertising profiles,
 7 Google can sell hyper-precise advertising services, allowing its clients to
 8 target internet users based on combinations of their location, age, race,
 9 interests, hobbies, life events (e.g., recent marriages, graduation, or
 10 relocation), political affiliation, education level, home ownership status,
 11 marital status, household income, type of employment, use of specific
 12 apps or websites, and more.¹⁵

13 46. Google's surveillance of individual's internet usage is
 14 ubiquitous. In 2017, Scientific American reported that over 70-percent of
 15 smartphone apps report "personal data to third-party tracking companies
 16 like Google,"¹⁶ and Google trackers are present on 74-percent of all web
 17 traffic.

18

19

20

¹⁴ Bennett Cyphers & Gennie Gebhart, *Behind the One-Way Mirror: A Deep Dive Into the Technology of Corporate Surveillance*, ELECTRONIC FRONTIER FOUNDATION (2019), available online at: https://www.eff.org/files/2019/12/11/behind_the_one-way_mirror-a_deep_dive_into_the_technology_of_corporate_surveillance_0.pdf.

¹⁵ About audience segments, GOOGLE ADS, <https://support.google.com/google-ads/answer/2497941?hl=en#zippy=%2Cin-market-segments%2Caffinity-segments%2Clife-events%2Cdetailed-demographics> (last visited Feb. 1, 2025).

¹⁶ Narseo Vallina-Rodriguez & Srikanth Sundaresan, *7 in 10 Smartphone Apps Share Your Data with Third-Party Services*, SCIENTIFIC AMERICAN (May 30, 2017), <https://www.scientificamerican.com/article/7-in-10-smartphone-apps-share-your-data-with-third-party-services/> (last visited Feb. 1, 2025).

1 47. Moreover, as in this case, the data collected by Google often
 2 pertains to the most personal and sensitive aspects of an individual's life.
 3 For example:

- 4 a. 81-percent of the most popular mobile apps for managing
 depression and quitting smoking allowed Facebook and/or
 Google to access subscriber information, including health
 diary entries and self-reports about substance abuse.¹⁷
- 5 b. Twelve of the largest pharmacy providers in the United
 States send information regarding user's purchases of
 products such as pregnancy tests, HIV tests, prenatal
 vitamins, and Plan B to online advertisers.¹⁸ For example,
 when an online shopper searches for a pregnancy test,
 views the product page for a pregnancy test, or adds a
 pregnancy test to their online shopping cart on Kroger's
 website, that information is transmitted to Google.¹⁹

16 48. This monumental, invasive surveillance of Americans'
 17 internet usage is not accidental. As Google's then-CEO Eric Schmit
 18

19
 20 ¹⁷ Kit Huckvale, John Torous & Mark E. Larsen, *Assessment of the Data Sharing and*
21 Privacy Practices of Smartphone Apps for Depression and Smoking Cessation, JAMA
 NETWORK OPEN (2019), available online at:
<https://pubmed.ncbi.nlm.nih.gov/31002321/>.

22 ¹⁸ Darius Tahir & Simon Fondrie-Teitler, *Need to Get Plan B or an HIV Test Online?*
 23 *Facebook May Know About It*, THE MARKUP (June 30, 2023),
<https://themarkup.org/pixel-hunt/2023/06/30/need-to-get-plan-b-or-an-hiv-test-online-facebook-may-know-about-it> (last visited Feb. 1, 2025).

24 ¹⁹ Jon Keegan, *Forget Milk and Eggs: Supermarkets Are Having a Fire Sale on Data*
About You, THE MARKUP (Feb. 16, 2023),
<https://themarkup.org/privacy/2023/02/16/forget-milk-and-eggs-supermarkets-are-having-a-fire-sale-on-data-about-you> (last visited Feb. 1, 2025).

1 admitted in 2010: “We know where you are. We know where you’ve been.
2 We can more or less know what you’re thinking about.”²⁰

3 49. In fact, Google values user information so highly that it
4 provides its Business Tools to many website operators for free, all to
5 expand its surveillance apparatus.²¹

6 50. When website operators, like Defendants, make use of
7 Google's Business Tools, they are essentially choosing to participate in
8 Google's mass surveillance network, and in return they benefit from
9 Google's collection of user data, at the expense of their website users'
10 privacy. For example, Google rewards website operators for providing it
11 with their user's information by granting access to its Analytics platform,
12 which leverages demographic data collected by Google to provide
13 detailed analyses of the website's user base.²²

14 b. Pixels Can Record Almost Every Interaction Between a User
15 and a Website

16 51. In order to use Google's Business Tools, Defendants
17 installed Google's Tracking Tools, including tracking Pixels, onto the
18 Website.

²⁰ Andrew Orlowski, *Google's Schmidt: We know what you're thinking*, THE REGISTER (Oct. 4, 2020), https://www.theregister.com/2010/10/04/google_ericisms/ (last visited Feb. 1, 2025).

Analytics Overview, GOOGLE,
<https://marketingplatform.google.com/about/analytics/> (last visited Feb. 1, 2025)
("Google Analytics gives you the tools, free of charge"),

²² Google Marketing Platform – Features, GOOGLE, <https://marketingplatform.google.com/about/analytics/features/> (last visited Feb. 1, 2025).

1 52. Pixels are one of the tools used by website operators to track
2 user behavior. As the Federal Trade Commission (“FTC”) explains, a
3 Pixel is:

[A] small piece of code that will be placed into the website or ad and define [the Pixel operator's] tracking goals such as purchases, clicks, or pageviews...

7 Pixel tracking can be monetized several ways. One way to
8 monetize pixel tracking is for companies to use the tracking
9 data collected to improve the company's own marketing
10 campaigns...Another is that companies can monetize the
11 data collected by further optimizing their own ad targeting
12 systems and charging other companies to use its advertising
13 offerings.²³

14 53. Pixels can collect a shocking amount of information
15 regarding an internet user's online behavior, including the webpages
16 viewed by the user, the amount of time spent by the user on specific
17 webpages, the buttons and hyperlinks that the user clicks while using a
18 website, the items that the user adds to an online shopping cart, the
19 purchases that a user makes through an online retailer, the text entered by
20 the user into a website search bar, and even the information provided by

²⁵ *Lurking Beneath the Surface: Hidden Impacts of Pixel Tracking*, FEDERAL TRADE COMMISSION – OFFICE OF TECHNOLOGY (Mar. 6, 2023), <https://www.ftc.gov/policy/advocacy-research/tech-at-ftc/2023/03/lurking-beneath-surface-hidden-impacts-pixel-tracking> (last visited Feb. 1, 2025).

1 the user on an online form.²⁴

2 54. But most internet users are completely unaware that
 3 substantial information about their internet usage is being collected
 4 through tracking Pixels. The FTC warns that:

5 Traditional controls such as blocking third party cookies may not
 6 entirely prevent pixels from collecting and sharing
 7 information. Additionally, many consumers may not realize
 8 that tracking pixels exist because they're invisibly embedded
 9 within web pages that users might interact with...Academic
 10 and public reporting teams have found that thousands of the
 11 most visited webpages have pixels and other methods that
 12 leak personal information to third parties.²⁵

13 **c. The Pixels Installed on Defendants' Website Transmit
 14 Personally Identifiable Information to Google**

15 55. Every website is hosted by a computer "server" that holds
 16 the website's contents.

17 56. To access a website, individuals use "web browsers." Web
 18 browsers are software applications that allow consumers to navigate the
 19 web and view and exchange electronic information and communications
 20 over the Internet. Each "client device" (such as computer, tablet, or
 21 smartphone) accesses web content through a web browser (such as
 22

23
 24 ²⁴ See *id.*; *How does retargeting on Facebook help your business?*, META,
<https://www.facebook.com/business/goals/retargeting> (last visited Feb. 1, 2025); Tom Kemp,
"Oops! I Did It Again" ... Meta Pixel Still Hoovering Up Our Sensitive Data, MEDIUM,
https://tomkemp00.medium.com/oops-i-did-it-again-meta-pixel-still-hoovering-up-our-sensitive-data-f99c7b779d47#_ftn1 (last visited Feb. 1, 2025).

25 *Lurking Beneath the Surface*, *supra* note 23.

1 Google's Chrome, Mozilla's Firefox, Apple's Safari, or Microsoft's
 2 Edge).

3 57. Communications between a website server and web browser
 4 consist of "Requests" and "Responses." Any given browsing session may
 5 consist of hundreds or even thousands of individual Requests and
 6 Responses. A web browser's Request essentially asks the website to
 7 provide certain information, such as the contents of a given webpage when
 8 the user clicks a link, and the Response from the website sends back the
 9 requested information – the web pages' images, words, buttons, and other
 10 features that the browser shows on the user's screen as they navigate the
 11 website.

12 58. Additionally, on most websites, the Response sent back to
 13 the user's web browser directs the browser to create small files known as
 14 'cookies' on the user's device.²⁶ These cookies are saved by the user's
 15 web browser, and are used to identify the website user as they browse the
 16 website or on subsequent visits to the site.²⁷ For example, in a more
 17 innocuous use case, a cookie may allow the website to remember a user's
 18 name and password, language settings, or shopping cart contents.²⁸

19 59. When a Google user logs onto their account, their web
 20 browser records a Google tracking cookie.²⁹ This cookie includes a
 21
 22
 23

24 ²⁶ *What is a web browser?*, MOZILLA, <https://www.mozilla.org/en-US/firefox/browsers/what-is-a-browser/> (last visited Feb. 1, 2025).

25 ²⁷ *Id.*

26 ²⁸ *Id.*

27 ²⁹ Cyphers, *supra* note 14.

specific line of code that links the web browser to the user's Google account.³⁰

3 60. Google's Pixels use cookies but operate differently than
4 cookies. Rather than directing the browser to save a file on the user's
5 device, the Pixels acquire information from the browser, without notifying
6 the user. The information can include details about the user, his or her
7 interactions with the Website, and information about the user's
8 environment (*e.g.*, type of device, type of browser, and sometimes even
9 the physical location of the device).

10 61. Simultaneously, the Google Pixels, like those installed on
11 Defendants' Website, request identifying information from any Google
12 cookies previously installed on the user's web browser.

13 62. The Pixel then combines the data it received from the
14 browser with the data it acquired from the cookie and instructs the web
15 browser to transmit the information back to Google. As a result, Google
16 can link all of the user information collected by their Pixels on the
17 Defendants' Website to the user's identity, via the user's Google profile.
18 Thus, even if a user never actually logs into a website or fills out a form,
19 the website, along with Google, can know the user's identity. This is a
20 particularly troubling thought for many people who view pornography
21 from what they think is the privacy of their own home.

63. A remarkable number of Americans possess a Google account. Just one of Google's many products, its Gmail e-mail client, is

30 Id.

1 used by over one-third of all Americans.³¹ When these internet users visit
 2 a website, like Defendants', that utilizes a Google Pixel, any information
 3 collected by the Pixel can be linked to the user's identity through the
 4 Google cookies installed on the user's web browser.

5 64. However, it is not only Google account holders that are at
 6 risk of having Pixel-collected website data linked to their identities.
 7 Rather, Google utilizes sophisticated data tracking methods to identify
 8 even those few users who do not have a Google account.

9 65. Google's Pixels, like those on Defendants' website, can
 10 acquire information about the user's device and browser, such as their
 11 screen resolution, time zone setting, browser software type and version,
 12 operating system type and version, language setting, and IP address.

13 66. An internet user's combination of such device and browser
 14 characteristics, commonly referred to as their "browser fingerprint," is
 15 "often unique."³² By tracking this browser fingerprint, Google is able to
 16 compile a user's activity across the internet.³³ And, as Google
 17 continuously compiles user data over time, its understanding of the user's
 18 browser fingerprint becomes more sophisticated such that it needs only to
 19 collect a single piece of identifying information to identify the user linked
 20 to a browser fingerprint.

21
 22
 23 ³¹ See Harsha Kiran, *49 Gmail Statistics To Show How Big It Is In 2024*, TECHJURY
 24 (Jan. 3, 2024), <https://techjury.net/blog/gmail-statistics/> (last visited Feb. 1, 2025)
 25 ("Gmail accounts for 130.9 million of the total email users in the US"). The United
 26 States population is approximately 337.4 million. *See* UNITED STATES CENSUS
 27 BUREAU, <https://www.census.gov/popclock/> (last visited Feb. 1, 2025).

28 ³² Cyphers, *supra* note 14.

³³ *Id.*

1 **d. Defendants Disclosed Plaintiffs' and Class Members' Sensitive
2 Information to Google**

3 67. Unbeknownst to Plaintiffs and Class Members, Defendants
4 intentionally configured the Google Pixels installed on the Website to
5 capture and transmit an enormous amount of the Sensitive Information
6 about them and their use of the Website.

7 68. In their default state as provided by Google, Google's Pixels
8 record and transmit only "automatic events," consisting largely of routine
9 user behavior, such as clicking a link, clicking on an advertisement, or
10 viewing a webpage. However, the Google Pixels used on Defendants'
11 Website are not in their default state. Instead, Defendants intentionally
12 configured the Pixels on the Website to collect and transmit large amounts
13 of additional user data.

14 69. The below screenshot ("Figure 1") shows the information
15 requested and transmitted to Google by the Pixels installed on
16 Defendants' Website. The information provided in Figure 1 is exemplar
17 information collected on Defendants' Website, and is not Plaintiffs'
18 information, but the Pixels installed on Defendants' Website collected the
19 same or similar information about Plaintiffs. This includes not just the
20 fact that the user is watching a Pornhub video and the URL of the video,
21 but also the title of the video (in this example it appears next to the cookie
22 labeled "dt:"), the language spoken in the video (next to the cookie labeled
23 "ep.language_spoken_in_video"), the date that the video was uploaded
24 onto Pornhub (next to the cookie labeled "ep.video_date_published"), the
25 sexual orientation associated with the video (e.g., straight, gay, here next
26 to the cookie labeled "ep.video_segment"), whether the video contained
27

1 formal “pornstars” (next to the cookie labeled “ep.pornstars_in_video”),
2 and the production company that uploaded the video (next to the cookie
3 labeled “ep.video_uploaded_name”).

4 70. All of this information that Defendant transmitted to Google
5 was accompanied by specific lines of code linking the Sensitive
6 Information provided by Plaintiffs and Class Members to their identities.
7 The following screenshot shows that the Google Pixel on Defendants’
8 Website transmitted the identifier number attached to Google’s “cid”
9 cookie, which identify the user’s Google account, along with other
10 information that is commonly used to create a browser fingerprint, such
11 as the user’s language preference, screen resolution, browser software and
12 version, operating system software and version, device type (e.g. PC,
13 mobile phone), network type (e.g., cellular, LAN), and internet service
14 provider.

15

16

17

18

19

20

21

22

23

24

25

26

27

28

1 X Headers Payload Preview Response Initiator Timing Cookies
2 ▼ Query String Parameters view source view URL-encoded
3 v: 2
4 tid: G-B39RFFWGYY
5 gtm: 45je54f1v889308053z8892446692za200zb892446692
6 _p: 1744843151978
7 gcs: G111
8 gcd: 13t3t3l3l5l1
9 npa: 0
10 dma: 0
11 tag_exp: 102509683~102803279~102813109~102887800~102926062~103027016~103051953~103055465~103077950~10
12 3106314~103106316
13 cid: 87303652.1744773621
14 ul: en-us
15 sr: 1920x1080
16 uaa: x86
17 uab: 64
18 uafvl: Google%20Chrome;135.0.7049.85|Not-A.Brand;8.0.0.0|chromium;135.0.7049.85
19 uamb: 0
20 uam:
21 uap: Windows
22 uavp: 19.0.0
23 uaw: 0
24 are: 1
25 pae: 1
26 frm: 0
27 pscdl: noapi
28 _leu: AAAAAAI
29 _ls: 1
30 sid: 1744843099
31 sct: 4
32 seg: 1
33 dl: https://www.pornhub.com/view_video.php?viewkey=67e9cef024d29
34 dr: https://www.pornhub.com/video
35 dt: Fuck me while no one's looking - Pornhub.com
36 en: page_view
37 ep.active: active
38 ep.hd_video: Yes

21

22

23

24

25

26

27

28

```

1      ep.language_spoken_in_video: English
2      ep.mpp_geo_blocked: Allowed
3      ep.paid_uviu_video: No
4      ep.pornstars_in_video: No
5      ep.premium_thumbs: Yes
6      ep.premium_video: No
7      ep.up_id: 2565617571
8      ep.video_date_publsihed: 20250330
9      ep.video_duration: 10
10     ep.video_geo_japan: No
11     ep.video_orientation: straight
12     ep.video_player_version: 8.4.2
13     ep.video_production: Homemade
14     ep.video_reactivated: No
15     ep.video_segment: Straight
16     ep.video_uploader: Amateur Model
17     ep.video_uploader_name: MickLiter
18     ep.dd_related_videos: pornhub.related_video.81
19     ep.dd_recommended_videos: No
20     ep.login_user: No
21     ep.user_interface: pc
22     ep.content_group: videos
23     ep.content_group_2: video
24     ep.referrer_group: video_listing
25     ep.ms_translations: en_none
26     ep.seo_tags_translation: 0
27     ep.watch_page_exp_value: B
28     up.login_user: No
29     up.user_interface: pc
30     up.signup_experiment_value: all
31     up.orientation: straight
32     up.shorties_experiment_version: phase_1
33     up.shorties_exp_2: B
34     up.isp: T-Mobile USA
35     up.connection_type: Cellular
36     up.seo_tags_translation_user: 0
37     tfd: 6454

```

21 *Figure 1. Screenshot depicting back-end network traffic from the
22 Website which shows information transmitted to Google when Website
23 users watch a video.*

24 71. By installing third-party Tracking Tools, including tracking
25 Pixels, on the Website, and by further custom configuring those Pixels to
26 collect their Website users' Sensitive Information, Defendants knowingly
27

1 and intentionally caused Plaintiffs' and Class Members' Sensitive
2 Information to be transmitted to third parties, including Google.

3 **C. DEFENDANTS DISCLOSED PLAINTIFFS' AND CLASS**
4 **MEMBERS' SENSITIVE INFORMATION TO THIRD**
5 **PARTIES WITHOUT THEIR KNOWLEDGE OR**
6 **CONSENT**

7 **a. The Tracking Tools Used by Defendants Were Imperceptible**
8 **to Plaintiffs and Class Members**

9 72. The Tracking Tools installed on Defendants' Website were
10 invisible to Plaintiffs and Class Members. Without analyzing the network
11 information transmitted by Defendants' Website through examination of
12 its source code or the use of sophisticated web developer tools, there was
13 no way for a Website user to discover the presence of the Tracking Tools.
14 As a result, typical internet users, such as Plaintiffs and Class Members,
15 were unable to detect the Tracking Tools on Defendants' Website.

16 73. Plaintiffs and Class Members were shown no disclaimer or
17 warning that their Sensitive Information would be disclosed to any
18 unauthorized third party without their express consent.

19 74. Plaintiffs and Class Members did not know that their
20 Sensitive Information was being collected and transmitted to an
21 unauthorized third party.

22 75. Because Plaintiffs and Class Members were not aware of the
23 Google Pixels on Defendants' website, or that their Sensitive Information
24 would be collected and transmitted to Google, they could not and did not
25 consent to Defendants' conduct.

1 **D. DEFENDANTS WERE ENRICHED BY ITS DISCLOSURE
2 OF PLAINTIFFS' AND CLASS MEMBERS' SENSITIVE
3 INFORMATION TO THIRD PARTIES**

4 **a. Defendants Received Material Benefits in Exchange for
5 Plaintiffs' Sensitive Information**

6 76. As explained, *supra*, users of Google's Business Tools, like
7 Defendants, receive access to advertising and marketing analytics services
8 in exchange for installing Google's Tracking Tools on their website.

9 77. Upon information and belief, Defendants, as users of
10 Google's Business Tools, received compensation in the form of advanced
11 advertising services and cost-effective marketing on third-party platforms
12 in exchange for allowing Google to collect Plaintiffs' and Class Members'
13 Sensitive Information.

14 **b. Plaintiffs' and Class Members' Data Had Financial Value**

15 78. Moreover, Plaintiffs' and Class Members' Sensitive
16 Information had value, and Defendants' disclosure and interception of
17 that Sensitive Information harmed Plaintiffs and the Class.

18 79. According to the financial statements of Facebook, another
19 major seller of online advertisements, the value derived from user data
20 has continuously risen. "In 2013, the average American's data was worth
21 about \$19 per year in advertising sales to Facebook, according to its
22 financial statements. In 2020, [it] was worth \$164 per year."³⁴

23
24
25 ³⁴ Geoffrey A. Fowler, *There's no escape from Facebook, even if you don't use it*, THE
26 WASHINGTON POST (Aug. 29, 2021), <https://www.washingtonpost.com/technology/2021/08/29/facebook-privacy-monopoly/> (last
27 visited Feb. 1, 2025).

1 80. Conservative estimates suggest that in 2018, Internet
2 companies earned \$202 per American user from mining and selling data.
3 That figure is only due to keep increasing; estimates for 2022 are as high
4 as \$434 per user, for a total of more than \$200 billion industry wide.

5 81. Several companies have products through which they pay
6 consumers for a license to track certain information. Google, Nielsen,
7 UpVoice, HoneyGain, and SavvyConnect are all companies that pay for
8 browsing history information.

9 82. The unauthorized disclosure of Plaintiffs' and Class
10 Members' private and Sensitive Information has diminished the value of
11 that information, resulting in harm including Plaintiffs and Class
12 Members.

13 **E. PLAINTIFFS' AND CLASS MEMBERS' REASONABLE
14 EXPECTATION OF PRIVACY**

15 83. At all times when Plaintiffs and Class Members provided
16 their Sensitive Information to Defendants, they each had a reasonable
17 expectation that the information would remain confidential and that
18 Defendants would not share the Sensitive Information with third parties
19 for a commercial purpose, unrelated to processing their loan applications.

20 84. Privacy polls and studies show that the overwhelming
21 majority of Americans consider obtaining an individual's affirmative
22 informed consent before a company collects and shares that individual's
23 data to be one of the most important privacy rights.

24 85. For example, a recent Consumer Reports study shows that
25 92-percent of Americans believe that internet companies and websites
26 should be required to obtain consent before selling or sharing consumer

1 data, and the same percentage believe those companies and websites
 2 should be required to provide consumers with a complete list of the data
 3 that is collected about them.³⁵

4 86. Individuals are particularly sensitive about disclosure of
 5 information relating to pornography usage. Extensive research has shown
 6 that pornography usage is nearly ubiquitously linked to significant
 7 feelings of shame, particularly because of the societal stigma attached to
 8 the consumption of pornography.³⁶ As a result, qualitative studies have
 9 showed that the most common behavior among those who consume
 10 pornography is “keeping their pornography viewing secret from others,
 11 such as partners and family.”³⁷

12

13

14 ³⁵ *Consumers Less Confident About Healthcare, Data Privacy, and Car Safety, New*
 15 *Survey Finds*, CONSUMER REPORTS (May 11, 2017),
<https://www.consumerreports.org/consumer-reports/consumers-less-confident-about-healthcare-data-privacy-and-car-safety-a3980496907> (last visited Feb. 1, 2025).

16 ³⁶ See Wendy G. Macdowall, et al., *Pornography Use Among Adults in Britain: A Qualitative Study of Patterns of Use, Motivations, and Stigma Management Strategies*, ARCH. SEX. BEHAV. (Apr. 3, 2025), at p. 2, available online at: <https://link.springer.com/article/10.1007/s10508-025-03112-7> (compiling studies finding shame and social stigma associated with pornography); Luke Snieksi and Pani Farvid, *Hidden in Shame: Heterosexual Men’s Experiences of Self-Perceived Problematic Pornography Use*, 21(2) PSYCH. MEN & MASC. 210 (July 18, 2019), available online at: <https://www.lukesnieksi.com/wp-content/uploads/2019/09/Hidden-in-Shame.pdf> (“The main reason men kept their viewing hidden from the world was because of the accompanying experiences of guilt and shame that would inevitably follow most—if not all—viewing sessions”); Michael Tholander, Sofia Johansso, Klara Thunell and Örjan Dahlström, *Traces of Pornography: Shame, Scripted Action, and Agency in Narratives of Young Swedish Women*, 26 SEXUAL. & CULT. 1826 (May 11, 2022) (noting “private and silent shame” associated with pornography consumption due to attitudes that viewing pornography is “‘dirty,’ ‘disgusting,’ ‘hideous,’ ‘repugnant,’ ‘unnatural,’ and ‘vulgar’”), available online at: <https://link.springer.com/article/10.1007/s12119-022-09973-7/>.

27 ³⁷ Macdowall, *supra* note 32, at pp. 3-8.

1 87. Personal data privacy and obtaining consent to share
2 Sensitive Information are material to Plaintiffs and Class Members.

V. TOLLING AND ESTOPPEL

4 88. Any applicable statutes of limitation have been tolled by
5 Defendants' knowing and active concealment of its incorporation of
6 Google's Tracking Tools into the Website.

7 89. The Pixels and other tracking tools on Defendants' Website
8 were and are invisible to the average website visitor.

9 90. Through no fault or lack of diligence, Plaintiffs and Class
10 Members were deceived and could not reasonably discover Defendants'
11 deception and unlawful conduct.

12 91. Plaintiffs were ignorant of the information essential to pursue
13 their claims, without any fault or lack of diligence on their part.

14 92. Defendants had exclusive knowledge that the Website
15 incorporated the Pixels and other Tracking Tools and yet failed to disclose
16 to customers, including Plaintiffs and Class Members, that by visiting the
17 Website, Plaintiffs' and Class Members' Sensitive Information would be
18 disclosed or released to unauthorized third parties, including Google.

19 93. Under the circumstances, Defendants were under a duty to
20 disclose the nature, significance, and consequences of their collection and
21 treatment of Website users' Sensitive Information. In fact, Defendants
22 still have not conceded, acknowledged, or otherwise indicated to their
23 customers that they have disclosed or released their Sensitive Information
24 to unauthorized third parties. Accordingly, Defendants are estopped from
25 relying on any statute of limitations.

1 94. Moreover, all applicable statutes of limitation have also been
2 tolled pursuant to the discovery rule.

3 95. The earliest that Plaintiffs or Class Members, acting with due
4 diligence, could have reasonably discovered Defendants' conduct would
5 have been shortly before the filing of this Complaint.

VI. CLASS ALLEGATIONS

7 96. This action is brought by the named Plaintiffs both
8 individually, and on behalf of a proposed Class of all other persons
9 similarly situated under Federal Rules of Civil Procedure 23(b)(2),
10 23(b)(3), and 23(c)(4).

97. The Nationwide Class that Plaintiffs seek to represent is defined as follows:

The Nationwide Class

All natural persons who watched a video on the Website, and whose Sensitive Information was disclosed or transmitted to Google or any other unauthorized third party.

17 98. In addition to the claims asserted on behalf of the Nationwide
18 Class, Plaintiffs assert claims on behalf of separate California and New
19 York Subclasses, which are defined as follows:

California Subclass

All natural persons residing in California who watched a video on the Website, and whose Sensitive Information was disclosed or transmitted to Google or any other unauthorized third party.

New York Subclass

All natural persons residing in New York who watched a video on

the Website, and whose Sensitive Information was disclosed or transmitted to Google or any other unauthorized third party.

3 99. Excluded from the proposed Class are any claims for
4 personal injury, wrongful death, or other property damage sustained by
5 the Class; and any Judge conducting any proceeding in this action and
6 members of their immediate families.

7 100. Plaintiffs reserve the right to amend the definitions of the
8 Class or add subclasses if further information and discovery indicate that
9 the definitions of the Class should be narrowed, expanded, or otherwise
10 modified.

11 101. Numerosity. The Class is so numerous that the individual
12 joinder of all members is impracticable. There are at least 10,000
13 individuals that have been impacted by Defendants' actions. Moreover,
14 the exact number of those impacted is generally ascertainable by
15 appropriate discovery and is in the exclusive control of Defendants.

16 102. **Commonality.** Common questions of law or fact arising
17 from Defendants' conduct exist as to all members of the Class, which
18 predominate over any questions affecting only individual Class Members.
19 These common questions include, but are not limited to, the following:

- 20 a) Whether and to what extent Defendants had a duty
21 to protect the Sensitive Information of Plaintiffs
22 and Class Members;
23 b) Whether Defendants had duties not to disclose the
24 Sensitive Information of Plaintiffs and Class
25 Members to unauthorized third parties;

- 1 c) Whether Defendants adequately, promptly, and
2 accurately informed Plaintiffs and Class Members
3 that their Sensitive Information would be
4 disclosed to third parties;
- 5 d) Whether Defendants violated the law by failing to
6 promptly notify Plaintiffs and Class Members that
7 their Sensitive Information was being disclosed
8 without their consent;
- 9 e) Whether Defendants adequately addressed and
10 fixed the practices which permitted the
11 unauthorized disclosure of patients' Sensitive
12 Information;
- 13 f) Whether Defendants engaged in unfair, unlawful,
14 or deceptive practices by failing to keep the
15 Sensitive Information belonging to Plaintiffs and
16 Class Members free from unauthorized disclosure;
- 17 g) Whether Defendants violated the Video Privacy
18 Protection Act, as alleged in this Complaint;
- 19 h) Whether Plaintiffs and Class Members are entitled
20 to actual, consequential, and/or nominal damages
21 as a result of Defendants' wrongful conduct;
- 22 i) Whether Plaintiffs and Class Members are entitled
23 to injunctive relief to redress the imminent and
24 currently ongoing harm faced as a result of the
25 Defendants' disclosure of their Sensitive
26 Information.

1 103. **Typicality.** Plaintiffs' claims are typical of those of other
2 Class Members because Plaintiffs' Sensitive Information, like that of
3 every other Class Member, was compromised as a result of Defendants'
4 incorporation and use of the Tracking Tools.

5 104. **Adequacy.** Plaintiffs will fairly and adequately represent
6 and protect the interests of the members of the Class in that Plaintiffs have
7 no disabling conflicts of interest that would be antagonistic to those of the
8 other members of the Class. Plaintiffs seek no relief that is antagonistic or
9 adverse to the members of the Class and the infringement of the rights and
10 the damages Plaintiffs have suffered are typical of other Class Members.
11 Plaintiffs have also retained counsel experienced in complex class action
12 litigation, and Plaintiffs intend to prosecute this action vigorously.

13 105. **Predominance**. Defendants have engaged in a common
14 course of conduct toward Plaintiffs and Class Members in that all the
15 Plaintiffs' and Class Members' data was unlawfully stored and disclosed
16 to unauthorized third parties, including third parties, like Google, in the
17 same way. The common issues arising from Defendants' conduct
18 affecting Class Members set out above predominate over any
19 individualized issues. Adjudication of these common issues in a single
20 action has important and desirable advantages of judicial economy.

21 106. **Superiority.** A class action is superior to other available
22 methods for the fair and efficient adjudication of the controversy. Class
23 treatment of common questions of law and fact is superior to multiple
24 individual actions or piecemeal litigation. Absent a class action, most
25 Class Members would likely find that the cost of litigating their individual
26 claim is prohibitively high and would therefore have no effective remedy.

1 The prosecution of separate actions by individual Class Members would
2 create a risk of inconsistent or varying adjudications with respect to
3 individual Class Members, which would establish incompatible standards
4 of conduct for Defendants. In contrast, the conduct of this action as a class
5 action presents far fewer management difficulties, conserves judicial
6 resources and the parties' resources, and protects the rights of each Class
7 Member.

8 107. Defendants acted on grounds that apply generally to the
9 Class as a whole so that class certification, injunctive relief, and
10 corresponding declaratory relief are appropriate on a class-wide basis.

11 108. Likewise, particular issues under Fed. R. Civ. P. 23(c)(4) are
12 appropriate for certification because such claims present only particular,
13 common issues, the resolution of which would advance the disposition of
14 this matter and the parties' interests therein. Such particular issues
15 include, but are not limited to:

- 16 a) Whether Defendants owed a legal duty to Plaintiffs
17 and the Class to exercise due care in collecting,
18 storing, and safeguarding their Sensitive
19 Information and not disclosing it to unauthorized
20 third parties;
- 21 b) Whether Defendants breached a legal duty to
22 Plaintiffs and Class Members to exercise due care
23 in collecting, storing, using, and safeguarding their
24 Sensitive Information;

- 1 c) Whether Defendants failed to comply with
2 applicable laws, regulations, and industry
3 standards relating to data security;
- 4 d) Whether Defendants adequately and accurately
5 informed Plaintiffs and Class Members that their
6 Sensitive Information would be disclosed to third
7 parties;
- 8 e) Whether Defendants failed to implement and
9 maintain reasonable security procedures and
10 practices appropriate to the nature and scope of the
11 information disclosed to third parties;
- 12 f) Whether Class Members are entitled to actual,
13 consequential, and/or nominal damages and/or
14 injunctive relief as a result of Defendants'
15 wrongful conduct.

16 109. Finally, all members of the proposed Class are readily
17 ascertainable. Defendants have access to Class Members' names and
18 addresses affected by the unauthorized disclosures that have taken place.

19 **COUNT I**

20 **COMMON LAW INVASION OF PRIVACY - INTRUSION
21 UPON SECLUSION**

22 *(On Behalf of Plaintiffs and the Nationwide Class or, alternatively,
23 the California and New York Subclasses)*

24 110. Plaintiffs repeat and reallege the allegations contained in
25 paragraphs 1 through 109 as if fully set forth herein.

26 111. Plaintiffs and Class Members have an interest in: (1)

1 precluding the dissemination and/or misuse of their sensitive, highly
2 personal Sensitive Information; and (2) making personal decisions and/or
3 conducting personal activities without observation, intrusion or
4 interference, including, but not limited to, the right to visit and interact
5 with various internet sites without being subjected to the exfiltration of
6 their communications without Plaintiffs' and Class Members' knowledge
7 or consent.

8 112. Plaintiffs and Class Members had a reasonable expectation
9 of privacy in their communications with Defendants via the Website and
10 the communications platforms and services therein.

11 113. Plaintiffs and Class Members communicated Sensitive
12 Information that they intended for only Defendants to receive and that
13 they understood Defendants would keep private and secure.

14 114. Defendants' disclosure of the substance and nature of those
15 communications to third parties without the knowledge and informed
16 consent of Plaintiffs and Class Members is an intentional intrusion on
17 Plaintiffs' and Class Members' solitude or seclusion.

18 115. Plaintiffs and Class Members have a general expectation that
19 their communications regarding sensitive, highly personal information
20 would be protected from surreptitious disclosure to third parties.

116. Defendants' disclosure of Plaintiffs' and Class Members' Sensitive Information coupled with individually identifying information is highly offensive to the reasonable person.

24 117. As a result of Defendants' actions, Plaintiffs and Class
25 Members have suffered harm and injury including, but not limited to, an
26 invasion of their privacy rights.

1 118. Plaintiffs and Class Members have been damaged as a direct
2 and proximate result of Defendants' invasion of their privacy and are
3 entitled to compensatory and/or nominal damages.

4 119. Plaintiffs and Class Members seek appropriate relief for that
5 injury including, but not limited to, damages that will reasonably
6 compensate Plaintiffs and Class Members for the harm to their privacy
7 interests as a result of the intrusions upon their privacy.

8 120. Plaintiffs and Class Members are also entitled to punitive
9 damages resulting from the malicious, willful and intentional nature of
10 Defendants' actions, directed at injuring Plaintiffs and Class Members in
11 conscious disregard of their rights. Such damages are needed to deter
12 Defendants from engaging in such conduct in the future.

13 121. Plaintiffs also seek such other relief as the Court may deem
14 just and proper.

COUNT II

NEGLIGENCE

19 122. Plaintiffs repeat and reallege the allegations contained in
20 paragraphs 110 through 121 as if fully set forth herein.

21 123. Through using Defendants' Website, Plaintiffs and Class
22 Members provided them with their Sensitive Information.

23 124. By collecting and storing data related to Plaintiffs and Class
24 Members use of the Website, Defendants had a duty of care to use
25 reasonable means to secure and safeguard it from unauthorized disclosure
26 to third parties.

1 125. Defendants negligently, recklessly, and/or intentionally
2 failed to take reasonable steps to protect Plaintiffs' and Class Members'
3 Sensitive Information from being disclosed to third parties, without their
4 consent, including to Google.

5 126. Defendants further negligently, recklessly, and/or
6 intentionally omitted to inform Plaintiffs and the Class that they would
7 use their Sensitive Information for marketing purposes, or that their
8 Sensitive Information would be transmitted to third parties.

9 127. Defendants knew, or reasonably should have known, that
10 Plaintiffs and the Class would not have provided their Sensitive
11 Information to Defendants, had Plaintiffs and the Class known that
12 Defendants intended to use that information for unlawful purposes.

13 128. Defendants' conduct has caused Plaintiffs and the Class to
14 suffer damages by having their highly confidential, personally identifiable
15 Sensitive Information accessed, stored, and disseminated without their
16 knowledge or consent.

17 129. Plaintiffs and Class Members are entitled to compensatory,
18 nominal, and/or punitive damages.

19 130. Defendants' negligent conduct is ongoing, in that they still
20 hold the Sensitive Information of Plaintiffs and Class Members in an
21 unsafe and unsecure manner. Therefore, Plaintiffs and Class Members are
22 also entitled to injunctive relief requiring Defendants to (i) strengthen
23 their data security systems and monitoring procedures; (ii) cease
24 collection and dissemination of the Website users' Sensitive Information
25 to third parties; and (iii) submit to future annual audits of those systems
26 and monitoring procedures.

COUNT III

BREACH OF IMPLIED CONTRACT

**(On Behalf of Plaintiffs and the Nationwide Class or, alternatively,
the California and New York Subclasses)**

131. Plaintiffs repeat and reallege the allegations contained in paragraphs 122 through 130 as if fully set forth herein.

7 132. When Plaintiffs and Class Members provided their Sensitive
8 Information to Defendants in exchange for services, they entered into an
9 implied contract pursuant to which Defendants agreed to safeguard and
10 not disclose their Sensitive Information without consent.

11 133. Plaintiffs and Class Members accepted Defendants' offers
12 and provided their Sensitive Information to Defendants.

13 134. Plaintiffs and Class Members would not have entrusted
14 Defendants with their Sensitive Information in the absence of an implied
15 contract between them and Defendants obligating Defendants to not
16 disclose Sensitive Information without consent.

17 135. Defendants breached these implied contracts by disclosing
18 Plaintiffs' and Class Members' Sensitive Information to third parties like
19 Google.

20 136. As a direct and proximate result of Defendants' breaches of
21 these implied contracts, Plaintiffs and Class Members sustained damages
22 as alleged herein.

23 137. Plaintiffs and Class Members would not have used
24 Defendants' services had they known their Sensitive Information would
25 be disclosed.

26 ||| 138. Plaintiffs and Class Members are entitled to compensatory,

1 consequential, and/or nominal damages as a result of Defendants'
 2 breaches of implied contract.

3 **COUNT IV**

4 **UNJUST ENRICHMENT**

5 **(On Behalf of Plaintiffs and the Nationwide Class or, alternatively,**
 6 **the California and New York Subclasses)**

7 139. Plaintiffs repeat and reallege the allegations contained in
 8 paragraphs 131 through 138 as if fully set forth herein.

9 140. Plaintiffs plead this claim in the alternative to their breach of
 10 implied contract claim.

11 141. Plaintiffs and Class Members conferred a monetary benefit
 12 on Defendants. Specifically, they paid for Defendant's services and/or
 13 provided their Sensitive Information to Defendants, which Defendants
 14 exchanged for marketing and advertising services, as described, *supra*.

15 142. Defendants knew that Plaintiffs and Class Members
 16 conferred these benefits upon them, which Defendants accepted.
 17 Defendants profited from Plaintiffs' use of their services, as well as from
 18 the Sensitive Information Plaintiffs and Class Members provided by
 19 exchanging it for marketing and advertising services.

20 143. In particular, Defendants enriched themselves by accepting
 21 payments made by Plaintiffs and Class Members to view certain content
 22 on the Website, and by obtaining the inherent value of Plaintiffs' and
 23 Class Members' Sensitive Information and by disclosing such Sensitive
 24 Information to third parties, like Google, in exchange for advertising and
 25 marketing services.

26 144. Plaintiffs and Class Members, on the other hand, suffered as

1 a direct and proximate result of Defendants' decision to prioritize their
2 own profits over the privacy of Plaintiffs' and Class Members' Sensitive
3 Information.

4 145. Under the principles of equity and good conscience,
5 Defendants should not be permitted to retain these profits obtained by
6 their surreptitious collection and transmission of Plaintiffs' and Class
7 Members' Sensitive Information.

8 146. If Plaintiffs and Class Members knew that Defendants had
9 not reasonably secured their Sensitive Information, they would not have
10 agreed to provide payment and/or their Sensitive Information to
11 Defendants.

12 147. Plaintiffs and Class Members have no adequate remedy at
13 law for this count. An unjust enrichment theory provides the equitable
14 disgorgement of profits even where an individual has not suffered a
15 corresponding loss in the form of money damage.

16 148. As a direct and proximate result of Defendants' conduct,
17 Plaintiffs and Class Members have suffered and will continue to suffer
18 injury.

19 149. Defendants should be compelled to disgorge into a common
20 fund or constructive trust, for the benefit of Plaintiffs and Class Members,
21 proceeds that they unjustly received from their surreptitious collection and
22 transmission of Plaintiffs' and Class Members' Sensitive Information, or
23 to refund the amounts that Plaintiffs and Class Members overpaid for
24 Defendants' services.

25

26

27

COUNT V

VIOLATIONS OF THE VIDEO PRIVACY PROTECTION ACT

18 U.S.C. § 2710, *et seq.*

**(On Behalf of Plaintiffs and the Nationwide Class or, alternatively,
the California Subclass)**

150. Plaintiffs repeat and reallege the allegations contained in
151 paragraphs 139 through 149 as if fully set forth herein.
152

8 151. The VPPA provides that “a video tape service provider who
9 knowingly discloses, to any person, personally identifiable information
10 concerning any consumer shall be liable to the aggrieved person[.]” 18
11 U.S.C. § 2710(b)(1).

12 152. “Personally-identifiable information” is defined to include
13 “information which identifies a person as having requested or obtained
14 specific video materials or services from a video tape service provider.”
15 18 U.S.C. § 2710(a)(3).

16 153. A “video tape service provider” is “any person, engaged in
17 the business, in or affecting interstate commerce, of rental, sale, or
18 delivery of pre-recorded video cassette tapes or similar audio visual
19 materials.” 18 U.S.C. § 2710(a)(4).

20 154. Defendants are both a “video tape service provider” because
21 their primary business is the production, hosting, and streaming of
22 millions of videos on the Website, thereby “engag[ing] in the business, in
23 or affecting interstate or foreign commerce, of rental, sale, or delivery of
24 pre-recorded video cassette tapes or similar audio visual materials.” 18
25 U.S.C. § 2710(a)(4).

1 155. Defendants violated the VPPA by knowingly disclosing
2 Plaintiffs' and Class Members' personally identifiable information to
3 Google through the Tracking Tools without obtaining informed, written
4 consent.

5 156. As a result of Defendants' violations of the VPPA, Plaintiffs
6 and the Class are entitled to all damages available under the VPPA
7 including declaratory relief, injunctive and equitable relief, statutory
8 damages of \$2,500 for each violation of the VPPA, and attorney's fees,
9 filing fees, and costs.

COUNT VI

VIOLATIONS OF THE ELECTRONIC COMMUNICATIONS

PRIVACY ACT (“ECPA”), 18 U.S.C. § 2511(1), *et seq.*

Unauthorized Interception, Use, and Disclosure

(On Behalf of Plaintiffs and the Nationwide Class or, alternatively,

the California and New York Subclasses)

16 157. Plaintiffs repeat and reallege the allegations contained in
17 paragraphs 150 through 156 as if fully set forth herein.

18 158. The ECPA protects both sending and receipt of
19 communications.

159. 18 U.S.C. § 2520(a) provides a private right of action to any person whose wire or electronic communications are intercepted, disclosed, or intentionally used in violation of Chapter 119.

160. The transmissions of Plaintiffs' Sensitive Information to Defendants' Website qualify as "communications" under the ECPA's definition of 18 U.S.C. § 2510(12).

1 161. Electronic Communications. The transmission of Sensitive
 2 Information between Plaintiffs and Class Members and Defendants' Website with which they chose to exchange communications are
 3 "transfer[s] of signs, signals, writing,...data, [and] intelligence of [some]
 4 nature transmitted in whole or in part by a wire, radio, electromagnetic,
 5 photoelectronic, or photooptical system that affects interstate commerce"
 6 and are therefore "electronic communications" within the meaning of 18
 7 U.S.C. § 2510(2).

9 162. Content. The ECPA defines content, when used with respect
 10 to electronic communications, to "include[] any information concerning
 11 the substance, purport, or meaning of that communication." 18 U.S.C. §
 12 2510(8) (emphasis added).

13 163. Interception. The ECPA defines the interception as the
 14 "acquisition of the contents of any wire, electronic, or oral communication
 15 through the use of any electronic, mechanical, or other device" and
 16 "contents ... include any information concerning the substance, purport,
 17 or meaning of that communication." 18 U.S.C. § 2510(4), (8).

18 164. Electronic, Mechanical or Other Device. The ECPA defines
 19 "electronic, mechanical, or other device" as "any device ... which can be
 20 used to intercept a[n] ... electronic communication[.]" 18 U.S.C. §
 21 2510(5). The following constitute "devices" within the meaning of 18
 22 U.S.C. § 2510(5):

- 23 a. Plaintiffs' and Class Members' browsers;
- 24 b. Plaintiffs' and Class Members' computing devices;
- 25 c. Defendants' web-servers; and
- 26 d. The Pixel code deployed by Defendants to effectuate

1 the sending and acquisition of patient
2 communications.

3 165. By utilizing and embedding the Pixels on the Website,
4 Defendants intentionally intercepted, endeavored to intercept, and
5 procured another person to intercept, the electronic communications of
6 Plaintiffs and Class Members, in violation of 18 U.S.C. § 2511(1)(a).

7 166. Specifically, Defendants intercepted Plaintiffs' and Class
8 Members' electronic communications via the Pixels, which tracked,
9 stored, and unlawfully disclosed Plaintiffs' and Class Members' Sensitive
10 Information to third parties such as Google.

11 167. Defendants' intercepted communications include, but are not
12 limited to, communications to/from Plaintiffs and Class Members
13 regarding their Sensitive Information, including their applications for a
14 debt consolidation loan, and the determination of whether or not to grant
15 those loans.

16 168. By intentionally disclosing or endeavoring to disclose the
17 electronic communications of Plaintiffs and Class Members to third
18 parties, while knowing or having reason to know that the information was
19 obtained through the interception of an electronic communication in
20 violation of 18 U.S.C. § 2511(1)(a), Defendants violated 18 U.S.C. §
21 2511(1)(c).

22 169. By intentionally using, or endeavoring to use, the contents of
23 the electronic communications of Plaintiffs and Class Members, while
24 knowing or having reason to know that the information was obtained
25 through the interception of an electronic communication in violation of
26 18 U.S.C. § 2511(1)(a), Defendants violated 18 U.S.C. § 2511(1)(d).

1 170. Unauthorized Purpose. Defendants intentionally intercepted
 2 the contents of Plaintiffs' and Class Members' electronic communications
 3 for the purpose of committing a tortious act in violation of the Constitution
 4 or laws of the United States or of any State—namely, invasion of privacy,
 5 among others.

6 171. The ECPA provides that a “party to the communication” may
 7 liable where a “communication is intercepted for the purpose of
 8 committing any criminal or tortious act in violation of the Constitution or
 9 laws of the United States or of any State.” 18 U.S.C § 2511(2)(d).

10 172. Defendants are not parties for purposes to the
 11 communication based on their unauthorized duplication and transmission
 12 of communications with Plaintiffs and the Class. However, even
 13 assuming Defendants are parties, Defendants' simultaneous, unknown
 14 duplication, forwarding, and interception of Plaintiffs' and Class
 15 Members' Sensitive Information does not qualify for the party exemption.

16 173. Defendants' acquisition of sensitive communications that
 17 were used and disclosed to Google was done for purposes of committing
 18 criminal and tortious acts in violation of the laws of the United States and
 19 individual States nationwide as set forth herein, including:

- 20 a. Invasion of privacy;
- 21 b. Breach of confidence;
- 22 c. Breach of implied contract;
- 23 d. Violations of the Video Privacy Protection Act, 18 U.S.C. §
 2710, *et seq.*;
- 24 e. Violations of N.Y. Gen. Bus. Law § 349;
- 25 f. Violations of the California Invasion of Privacy Act, Cal.

1 Pen. Code § 360, *et seq.*; and

- 2 g. Violations of the California Unfair Competition Law, Cal.
3 Bus. & Prof. Code, § 17200, *et seq.*

4 174. Defendants' conduct violated 42 U.S.C. § 1320d-6 in that
5 they used and caused to be used cookie identifiers associated with specific
6 users, including Plaintiffs and Class Members, without user authorization;
7 and disclosed individually identifiable Sensitive Information to Google
8 without user authorization.

9 175. Defendants are not exempt from ECPA liability under 18
10 U.S.C. § 2511(2)(d) on the ground that they were participants in
11 Plaintiffs' and Class Members' communications about their Sensitive
12 Information on the Website, because they used their participation in these
13 communications to improperly share Plaintiffs' and Class Members'
14 Sensitive Information with Google and third-parties (a) that did not
15 participate in these communications, (b) that Plaintiffs and Class
16 Members did not know were receiving their Sensitive Information, and
17 (c) that Plaintiffs and Class Members did not consent to receive their
18 Sensitive Information.

19 176. As such, Defendants cannot viably claim any exception to
20 ECPA liability.

21 177. Plaintiffs and Class Members have suffered damages as a
22 direct and proximate result of Defendants' invasion of privacy in that:

- 23 a. Learning that Defendants has intruded upon,
24 intercepted, transmitted, shared, and used their
25 Sensitive Information for commercial purposes has
26 caused Plaintiffs and Class Members to suffer

- 1 emotional distress;
- 2 b. Defendants received substantial financial benefits
3 from their use of Plaintiffs' and Class Members'
4 Sensitive Information without providing any value or
5 benefit to Plaintiffs or Class Members;
- 6 c. Defendants received substantial, quantifiable value
7 from their use of Plaintiffs' and Class Members'
8 Sensitive Information, such as understanding how
9 people use the Website and determining what ads
10 people see on the Website, without providing any
11 value or benefit to Plaintiffs or Class Members;
- 12 d. The diminution in value of Plaintiffs' and Class
13 Members' Sensitive Information and/or the loss of
14 privacy due to Defendants making such Sensitive
15 Information, which Plaintiffs and Class Members
16 intended to remain private, no longer private.
- 17 178. Defendants intentionally used the wire or electronic
18 communications to increase their profit margins. Defendants specifically
19 used the Pixels to track and utilize Plaintiffs' and Class Members'
20 Sensitive Information for financial gain.
- 21 179. Defendants were not acting under color of law to intercept
22 Plaintiffs' and the Class Members' wire or electronic communication.
- 23 180. Plaintiffs and Class Members did not authorize Defendants
24 to acquire the content of their communications for purposes of invading
25 their privacy via the Pixels.

1 181. Any purported consent that Defendants may claim to have
2 received from Plaintiffs and Class Members was not valid.

3 182. In sending and acquiring the content of Plaintiffs' and Class
4 Members' communications relating to the browsing of Defendants'
5 Website, Defendants' purpose was tortious, criminal, and designed to
6 violate federal and state legal provisions including a knowing intrusion
7 into a private, place, conversation, or matter that would be highly
8 offensive to a reasonable person.

9 183. As a result of Defendants' violation of the ECPA, Plaintiffs
10 and the Class are entitled to all damages available under 18 U.S.C. § 2520,
11 including statutory damages of whichever is the greater of \$100 a day for
12 each day of violation or \$10,000, equitable or declaratory relief,
13 compensatory and punitive damages, and attorney's fees and costs.

COUNT VII

15 VIOLATIONS OF NEW YORK GENERAL BUSINESS LAW –
16 DECEPTIVE ACTS OR PRACTICES

N.Y. Gen. Bus. Law § 349

18 | ***(On Behalf of Plaintiff C.P. and the Nationwide Class)***

184. Plaintiffs repeat and reallege the allegations contained in
paragraphs 157 through 183 as if fully set forth herein.

185. N.Y. Gen. Bus. Law § 349 prohibits use of “[d]eceptive acts or practices in the conduct of any business, trade or commerce or in the furnishing of any service[.]”

24 || 186. Defendants violated N.Y. Gen. Bus. Law § 349 by:

- 25 a. Using the Tracking Technologies to record and transmit the
26 sensitive communications made by and to Plaintiff M.S. and

New York Subclass Members through the Website with third parties, including Google, without their knowledge or consent; and

- b. Disclosing the sensitive communications made by and to Plaintiff M.S. and New York Subclass Members through the Website to third parties, including Google, in exchange for marketing and advertising services.

8 187. Defendants intended to mislead Plaintiff M.S. and New York
9 Subclass Members and intended to induce Plaintiff M.S. and New York
10 Subclass Members to rely on their misrepresentations and omissions.

11 188. As a result of Defendants' violation of N.Y. Gen. Bus. Law.
12 § 349, Plaintiff M.S. and New York Subclass Members are entitled to
13 actual damages, treble damages, and attorneys' fees, filing fees, and costs.

COUNT VIII

**VIOLATIONS OF THE CALIFORNIA INVASION OF
PRIVACY ACT (“CIPA”)
Cal. Pen. Code § 360, *et seq.***

(On Behalf of Plaintiff M.S. and the California Subclass)

19 189. Plaintiffs repeat and reallege the allegations contained in
20 paragraphs 184 through 188 as if fully set forth herein.

190. The California Legislature enacted CIPA in response to
“advances in science and technology” that “have led to the development
of new devices and techniques for the purpose of eavesdropping upon
private communications[,]” recognizing that “the invasion of privacy
resulting from the continual and increasing use of such devices and
techniques has created a serious threat to the free exercise of personal

1 liberties and cannot be tolerated in a free and civilized society.” Cal. Pen.
 2 Code. § 630.

3 191. Under CIPA, it is unlawful to:

- 4 a. “[W]illfully and *without the consent of all parties to the communication*, or in any unauthorized manner, read[],
 5 or attempt[] to read, or to learn the contents or meaning
 6 of any message, report, or communication while the same
 7 is in transit or passing over any wire, line, or cable, or is
 8 being sent from, or received at any place within this
 9 state;” or
- 10 b. “[U]se, or attempt[] to use, in any manner, or for any
 11 purpose, or to communicate in any way, any information
 12 so obtained[;];” or
- 13 c. [A]id, agree[] with, employ[], or conspire[] with any
 14 person or persons to unlawfully do, or permit, or cause to
 15 be done any of the acts [prohibited by CIPA.]”

16 Cal. Penal Code § 631(a) (emphasis added).

17 192. At all relevant times, Defendants aided, employed, agreed
 18 with, and conspired with Google, and likely other third parties, to track
 19 and intercept Plaintiff M.S.’s and the California Subclass Members’
 20 internet communications while using the Website, specifically by
 21 installing and configuring the Tracking Tools to permit Google to
 22 eavesdrop on and intercept in real-time the content of intercept Plaintiff
 23 M.S.’s and the California Subclass Members’ private communications
 24 with Defendants.

1 193. The content of those conversations included Sensitive
2 Information, including loan application determinations. Through
3 Defendants' installation and configuration of the Tracking Tools on the
4 Website, these communications were intercepted by Google during the
5 communications and without the knowledge, authorization, or consent of
6 Plaintiff M.S. and the California Subclass Members.

7 194. Defendants intentionally inserted an electronic device into
8 their Website that, without the knowledge and consent of Plaintiff M.S.
9 and California Subclass Members, transmitted the substance of their
10 confidential communications with Defendants to third parties.

11 195. Defendants willingly facilitated Google's and other third
12 parties' interception and collection of Plaintiff M.S.'s and California
13 Subclass Members' Sensitive Information by embedding the Tracking
14 Tools on the Website, thereby assisting Google's eavesdropping.

15 196. The following items constitute “machine[s], instrument[s],
16 or contrivance[s]” under the CIPA, and even if they do not, the Tracking
17 Tools falls under the broad catch-all category of “any other manner”:

- 18 a. The computer codes and programs Google and other third
19 parties used to track intercept Plaintiff M.S.’s and the
20 California Subclass Members’ communications while
21 they were navigating the Website;

22 b. Plaintiff M.S.’s and the California Subclass Members’
23 internet browsers;

24 c. Plaintiff M.S.’s and the California Subclass Members’
25 computing and mobile devices;

26 d. Google’s web and ad servers;

- 1 e. The web and ad servers from which Google and other
2 third parties tracked and intercepted Plaintiff M.S.'s and
3 the California Subclass Members' communications while
4 they were using a web browser to access or navigate the
5 Website;
- 6 f. The computer codes and programs used by Google and
7 other third parties to effectuate their tracking and
8 interception of Plaintiff M.S.'s and the California
9 Subclass Members' communications while they were
10 using a browser to visit the Website; and

11 197. As demonstrated hereinabove, Defendants violate CIPA by
12 aiding and permitting third parties, including Google and their agents,
13 employees, and contractors to receive Plaintiff M.S.'s and the California
14 Subclass Members' Sensitive Information in real time through the
15 Website without their consent

16 198. By disclosing Plaintiff M.S.'s and the California Subclass
17 Members' Sensitive information, Defendants violated Plaintiff M.S.'s and
18 California Subclass Members' statutorily protected right to privacy.

19 199. As a result of Defendants' violation of the CIPA, Plaintiff
20 M.S. and the California Subclass Members are entitled to treble actual
21 damages related to their loss of privacy in an amount to be determined at
22 trial, statutory damages, attorney's fees, litigation costs, injunctive and
23 declaratory relief, and punitive damages.

24

25

26

27

COUNT IX

VIOLATIONS OF THE CALIFORNIA UNFAIR

COMPETITION LAW (“UCL”)

Cal. Bus. & Prof. Code, § 17200, et seq.

(On Behalf of Plaintiff M.S. and the California Subclass)

6 200. Plaintiffs repeat and reallege the allegations contained in
7 paragraphs 189 through 199 as if fully set forth herein.

8 201. The UCL prohibits any “unlawful, unfair or fraudulent
9 business act or practice” and any “unfair, deceptive, untrue or misleading
10 advertising.” Cal. Bus. & Prof. Code, § 17200.

11 202. Defendants violated the “unlawful” prong of the UCL by
12 violating Plaintiff M.S.’s and California Subclass Members’ right to
13 privacy, as well as by violating the statutory counts alleged herein.

14 || 203. Defendants violated the unfair prong of the UCL by:

- a. Using the Tracking Technologies to record and transmit the sensitive communications made by and to Plaintiff M.S. and the California Subclass Members through the Website with third parties, including Google, without their knowledge or consent; and
 - b. Disclosing the sensitive communications made by and to Plaintiff M.S. and the California Subclass Members through the Website to third parties, including Google, in exchange for marketing and advertising services.

24 204. As a result of Defendants' violations of the UCL, Plaintiff
25 M.S. and the California Subclass Members have suffered the diminution
26 of the value of their Sensitive Information, as alleged above.

1 205. As a result of Defendants' violation of the UCL, Plaintiff
2 M.S. and the California Subclass Members are entitled to injunctive relief,
3 as well as restitution necessary to restore to them in interest any money or
4 property, real or personal, acquired through Defendants' unfair
5 competition practices.

PRAYER FOR RELIEF

7 **WHEREFORE**, Plaintiffs, individually and on behalf of other
8 Class Members, pray for judgment against Defendants as follows:

- A. an Order certifying the Nationwide Class, and California and New York Subclasses, and appointing the Plaintiffs and their Counsel to represent the Classes;
 - B. equitable relief enjoining Defendants from engaging in the wrongful conduct complained of herein pertaining to the misuse and/or disclosure of the Sensitive Information of Plaintiffs and Class Members;
 - C. injunctive relief requested by Plaintiffs, including, but not limited to, injunctive and other equitable relief as is necessary to protect the interests of Plaintiffs and Class Members;
 - D. an award of all damages available at equity or law, including, but not limited to, actual, consequential, punitive, statutory and nominal damages, as allowed by law in an amount to be determined;
 - E. an award of attorney fees, costs, and litigation

1 expenses, as allowed by law;

2 F. prejudgment interest on all amounts awarded; and

3 G. all such other and further relief as this Court may deem just

4 and proper.

DEMAND FOR JURY TRIAL

Plaintiffs, on behalf of themselves and other members of the proposed Classes, hereby demand a jury trial on all issues so triable

9 | Dated: June 25, 2025 Respectfully submitted

Respectfully submitted

/s/ Michael Connell
Michael Connell
mconnell@sirillp.com
SIRI & GLIMSTAD LLP
700 S. Flower Street,
Ste. 1000
Los Angeles, CA
90017
Telephone: (772) 783-
8436

Tyler J. Bean*
Sonjay C. Singh*
SIRI & GLIMSTAD LLP
745 Fifth Avenue,
Suite 500
New York, New York
10151
Tel: (212) 532-1091
E: tbean@sirillp.com
E: ssingh@sirillp.com

**pro hac vice*

*Attorneys for Plaintiffs and
the Class*